

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Keith E. Mauery
Debtor

Case No. 18-00692-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 12, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2023:

Recip ID	Recipient Name and Address
db	+ Keith E. Mauery, 16 Pine Park Drive, Lewistown, PA 17044-1751
5111418	+ COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT, 651 BOAS STREET, ROOM 924, HARRISBURG, PA 17121-0751

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: LCIPHMMRG	Jul 12 2023 22:46:00	PHH MORTGAGE CORPORATION, PO Box 24605, West Palm Beach, FL 33416-4605
5025815	EDI: IRS.COM	Jul 12 2023 22:46:00	Internal Revenue Service, Acct No 9813, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
5466151	+ EDI: LCIPHMMRG	Jul 12 2023 22:46:00	Mortgage Assets Management, LLC, PHH Mortgage Services, P.O. Box 24606, West Palm Beach, FL 33416-4606
5466152	+ EDI: LCIPHMMRG	Jul 12 2023 22:46:00	Mortgage Assets Management, LLC, PHH Mortgage Services, P.O. Box 24606, West Palm Beach, FL 33416, Mortgage Assets Management, LLC, PHH Mortgage Services 33416-4606
5030777	+ Email/Text: RASEBN@raslg.com	Jul 12 2023 18:46:00	Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, United States 33487-2853
5030089	EDI: PRA.COM	Jul 12 2023 22:46:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5026527	+ EDI: RECOVERYCORP.COM	Jul 12 2023 22:46:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Commonwealth of PA - UCTS, Department of Labor & Industry, Collections Support Unit, 651 Boas Street, Room 924, Harrisburg, PA 17121-0751
cr	*+	Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2023 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company afogle@rascrane.com
Brian C Nicholas	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Charles G. Wohlrab	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company cwohlab@ecf.courtdrive.com cwohlab@ecf.courtdrive.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James M Bach	on behalf of Debtor 1 Keith E. Mauery JMB@JamesMBach.com staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
Kevin Buttery	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company kbuttery@rascrane.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Keith E. Mauery

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9813

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00692-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Keith E. Mauery
dba Keith E Maurey7/12/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.